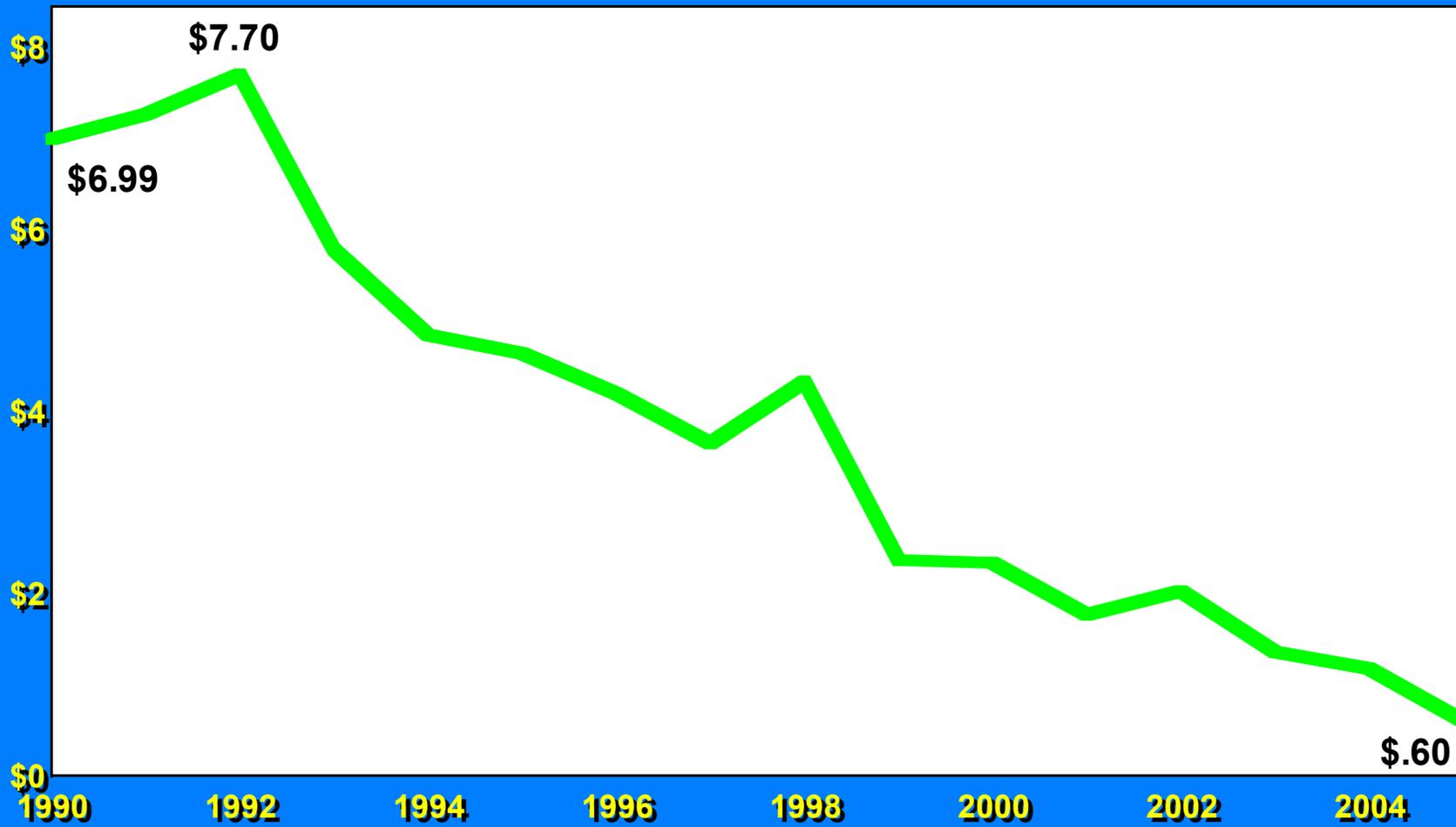


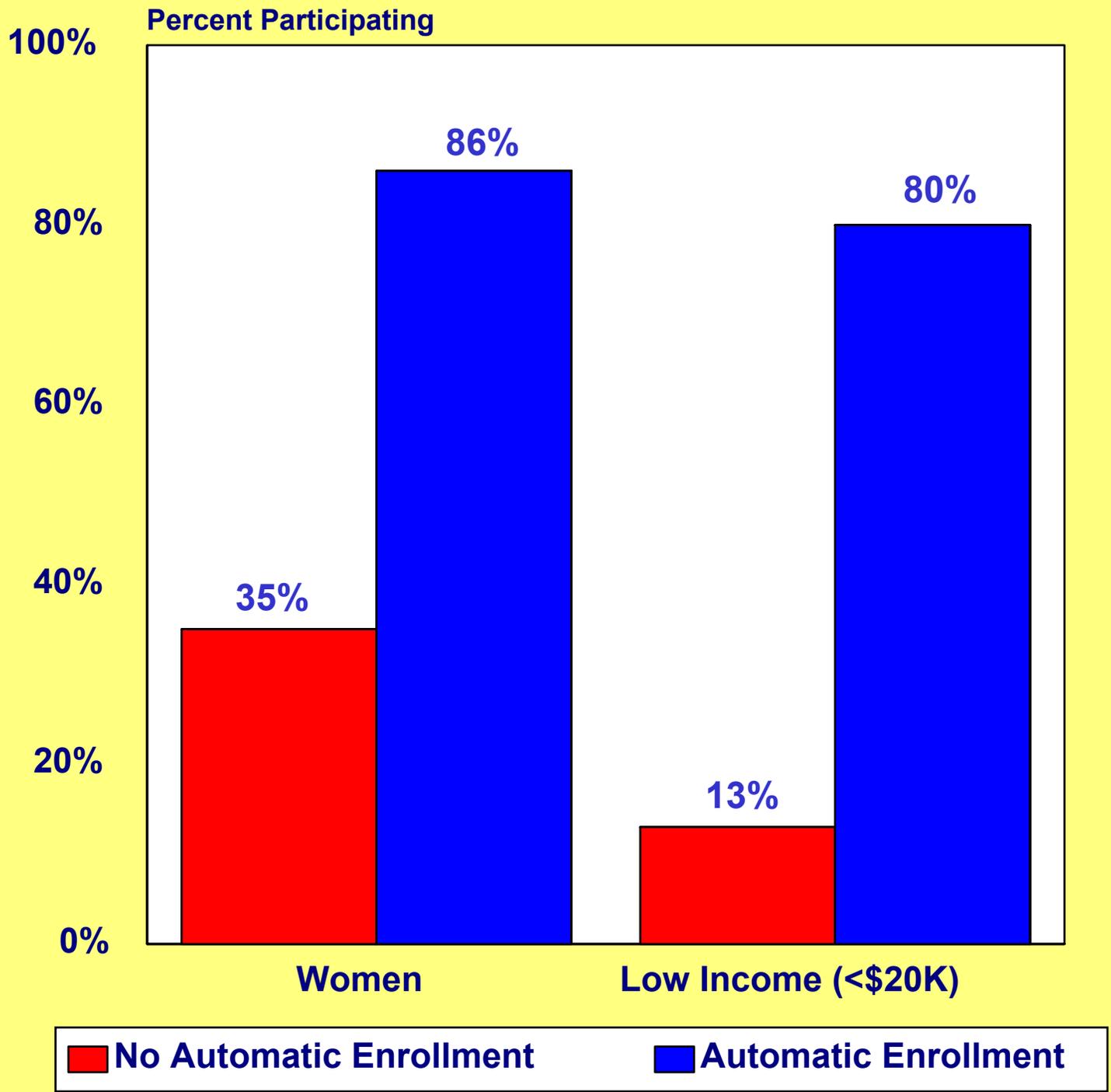
How Many Dollars Have Americans Saved for Every \$100 They've Earned Over the Last 15 Years?

(Dollars saved per \$100 earned)



Source: U.S. Department of Commerce

Participation Rates Skyrocket with Automatic Enrollment



Source: Wharton School of Business and United Health Group
Note: Actual results for employees with 3-15 months tenure